GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:3143
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Self-Help Groups
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Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the details of the current rural development schemes in which Self-Help Groups (SHGs) are involved/participate in the country, State/UT-wise and scheme-wise;

(b) the total number of women SHGs formed/involved therein during the last three years and the current year, State/UT-wise and scheme-wise;

(c) the details of funds allocated, released and expenditure incurred for promotion of and support to SHGs during the said period, State/UT-wise and scheme-wise;

(d) whether the Government supports SHGs in marketing their products, if so, the details thereof, State/UT-wise; and

(e) the other steps taken/proposed to be taken by the Government to promote/ further strengthen such groups by providing financial assistance or loans for enhancing financial condition and capacity ridding of poor women across the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI SUDARSHAN BHAGAT)

(a): The Self Help Groups (SHGs) are involved/participate in the following programmes of the Ministry of Rural Development:-

(1) Department of Rural Development

i. National Rural Livelihoods Mission (NRLM):- The National Rural Livelihoods Mission (NRLM) is the flagship programme of the Government which was launched on 3rd June, 2011.NRLM aims at mobilizing all rural poor household into Self Help Groups (SHGs) in a phased manner and provides them long term support to attain appreciable increase in incomes over a period of time to improve their quality of life and come out of abject poverty. Universal social mobilization through formation of Self Help Groups (SHGs) under NRLM and federating these groups at village and higher levels will ensure at least one women member of each rural poor family is covered under SHG and is part of a large social network. The programme is being implemented in all states and one union territory (Puducherry).

ii. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):-

â€¢ SHGs have been involved in Intensive Participatory Planning Exercise (IPPE) /Mission Antyodaya and are included as members of Block Planning Team.

â€¢ The Cluster Facilitation Team (CFT) helps SHGs in building their capacity to strengthen planning and facilitate demand of work under MGNREGA.

â€¢ SHGs are also encouraged to participate in the Gram Sabha and to file demand for work as per their requirements.

â€¢ MGNREGA looks at including SHG as Project Implementing Agencies (PIA) to undertake works and maintain works under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). SHGs also have an important role to play in ensuring monitoring of expenditure undertaken in their GPs under MGNREGA and participate in social audit process.

iii. PradhanMantri Gram SadakYojana (PMGSY):- 'Rural Roads' is a State subject and PradhanMantri Gram SadakYojana (PMGSY) is a one-time special intervention of the Government of India to provide rural connectivity, by way of a single all-weather road, to the eligible unconnected habitations in the core network. Projects under PradhanMantri Gram SadakYojana (PMGSY) are executed by State Governments through their designated agencies i.e. State Rural Roads Development Agencies (SRRDAs) at the State level and Programme Implementation Units (PIUs) at the district level. As per PMGSY guidelines, a simple, non formal transect walk shall be organised by the Assistant Engineer at the time of preparation of DPRs. The PanchayatPradhan, local patwari, the Junior Engineer, Women Panchayati Raj Institution members and representatives of Women self Help Groups (SHGs) also participate in the transect walk to determine the most suitable alignment, sort out the issues of land availability and to moderate any adverse social and environmental impact, eliciting necessary community participation in the programme. After transect walk, the minutes are placed before the GramaSabha for its approval.

iv. IndiraAwasYojana (IAY):- IAY Guidelines stipulate the following provisions in respect of utilising the services of SHGs formed under

NRLM :-

â€¢ Role of SHGs at the Panchyat level: The Village Panchayats should conduct IEC campaign through the various field level functionaries of government, Bharat Nirman Volunteers, SHGs and the representatives of Civil Society Organizations, in order to build awareness of the scheme among the people.For coordinating different activities under IAY, a special Functional Committee or Task Force should be set up in each Village Panchayat consisting of the elected head, Chairpersons of Standing Committees, volunteers from the SHG network, representatives of NGOs/Civil Society Organizations and local officials.

â€¢ Social Audit:For social audit, resource person from SHGs may be included in the social audit units.

â€¢ Community / Participatory monitoring:- A community based participatory monitoring system should be put in place utilizing the services of the SHG network under NRLM.Details of implementation of all components of IAY should be proactively disclosed in the local area including dissemination of details to all organizations of SHGs under NRLM.

â€¢ Process of data entry at different levels: - Regarding the uploading of photographs the operation may be carried out by the officers concerned or may be out sourced preferably to SHGs under NRLM.

v. SaansadAdarsh Gram Yojana (SAGY):- The October, 2014 guidelines for SAGY states that formation of Women's SHGs is the master strategy that provides multiple outcomes ranging from women's empowerment to livelihood enhancement to financial inclusion. The model village should be able to bring together women from all social groups and economic situations in to SHGs and connect them to banks as individuals as well as groups.

(2) Department of Land Resources

i . Pradhan Mantri Krishi Sinchai Yojana (PMKSY):- The Department of Land Resources is implementing an area development programme called Integrated Watershed Management Programme (IWMP) with effect from 26.02.2009, for development of rainfed/ degraded areas including wastelands in the country, which has been amalgamated as the Watershed Development component of the PradhanMantriKrishiSinchaiYojana (PMKSY) from 2015-16.Under IWMP, 9% of the total project cost is earmarked for livelihood activities for the assetless persons. Out of this fund, the eligible SHGs are provided an amount of Rs.25000 as revolving fund, which has to be refunded within a period of 18 months.

In addition, the enterprising SHG federations are also provided funding for major livelihood activities in the form of grants in aid, which is 50 % of the cost of the activity or Rs. 2.00 lakh whichever is less. However, grants in aid should not exceed 30 % of the livelihood component (i.e. 9% of the total project cost) of the project. This programme has been implemented in all the States except Goa.

(b): A statement indicating the number of SHGs mobilisedunder NRLM during the last three years and current years is given at Annexure-I.

(c): A statement indicating funds allocated, released and expenditure incurred for promotion of and support to SHGs during the years 2012-13, 2013-14, 2014-15 and 2015-16 is given at Annexure-II.

(d): Under National Rural Livelihoods Mission (NRLM), various initiatives have been taken to promote marketing of rural products produced by SHGs and SARAS fair is one of them. These fairs are the main outlets for the BPL families to display and sell their products on the one hand and also learn the nuances of urban marketing principles on the other hand. This Ministry releases central assistance upto Rs 40 lakh and Rs 35 lakh to metro cities and non-metro cities respectively for organising regional SARAS Fairs. During the year 2014-15, a total of 23 regional SARAS Fairs were held in various /States including 3 N-E States, viz. Manipur, Tripura and Sikkim.

(e): The financial assistance is provided to SHGs in form of (i) Revolving Fund at the rate of Rs. 10,000/- to 15,000/- per eligible SHGs, (ii) Community Investment Support Fund subject to a ceiling of Rs. 2.5 lakh per SHGs. All women SHGs availing loans up to Rs. 3 lakhs are eligible for interest subvention to avail loan @ 7% interest, with an additional subvention of 3% for prompt repayment in 150 select districts, majority of which are IAP districts. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is a special programme for livelihood enhancement under NRLM. MKSP promotes agriculture based livelihoods of rural women by strengthening community institutions of poor women farmers to achieve sustainable agriculture. It focuses on agriculture, non-timber forest produce and livestock interventions.

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